

---

**State:** Arkansas **Filing Company:** Shelter Life Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** Level Term Policy Correction  
**Project Name/Number:** Correction/03L10112

## Filing at a Glance

Company: Shelter Life Insurance Company  
Product Name: Level Term Policy Correction  
State: Arkansas  
TOI: L04I Individual Life - Term  
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 09/14/2012  
SERFF Tr Num: SHLI-128678761  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: 03L10112

Implementation  
Date Requested:  
Author(s): Dina Krofta, Berdetta Moore  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 09/20/2012  
Disposition Status: Filed-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** Level Term Policy Correction  
**Project Name/Number:** Correction/03L10112

**Filing Company:** Shelter Life Insurance Company

## General Information

Project Name: Correction  
Project Number: 03L10112  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: Resubmission  
Individual Market Type:  
Filing Status Changed: 09/20/2012  
State Status Changed: 09/20/2012  
Created By: Berdetta Moore  
Corresponding Filing Tracking Number: 03L10112

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Previous Filing Number: SHLI-126784147  
Overall Rate Impact:  
  
Deemer Date:  
Submitted By: Berdetta Moore

### Filing Description:

This purpose of this filing is to replace an Actuarial Memorandum that was submitted in error with the correct Actuarial Memorandum for Policy Form L-956.  
We have discovered that the Actuarial Memorandum for this product was filed with an incorrect Valuation and Non-forfeiture Rates. The Valuation Rate we used for pricing purposes as well as in our Valuation System is 3.5% rather than the 4% as originally stated. The Non-forfeiture Rate we used was 4.25%. We have used 3.5% for all Statutory Reserves for all policies issued with this policy form since its inception.

## Company and Contact

### Filing Contact Information

Berdetta Moore, Actuarial Administrative Assistant  
blmoore@shelterinsurance.com  
1817 W. Broadway  
Columbia, MO 65203  
573-214-4832 [Phone]  
573-214-6942 [FAX]

### Filing Company Information

Shelter Life Insurance Company  
1817 W. Broadway Street  
Columbia, MO 65203  
(800) 743-5837 ext. [Phone]

CoCode: 65757  
Group Code: 123  
Group Name:  
FEIN Number: 43-0740882

State of Domicile: Missouri  
Company Type: Life and Health  
State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
Shelter Life Insurance Company	\$50.00	09/14/2012	62687103

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Shelter Life Insurance Company
<b>TOI/Sub-TOI:</b>	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
<b>Product Name:</b>	Level Term Policy Correction		
<b>Project Name/Number:</b>	Correction/03L10112		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	09/20/2012	09/20/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Shelter Life Insurance Company
<b>TOI/Sub-TOI:</b>	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
<b>Product Name:</b>	Level Term Policy Correction		
<b>Project Name/Number:</b>	Correction/03L10112		

## Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Corrected Actuarial Memorandum		No

<b>SERFF Tracking #:</b>	SHLI-128678761	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	03L10112
--------------------------	----------------	--------------------------	--	----------------------------	----------

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Shelter Life Insurance Company
<b>TOI/Sub-TOI:</b>	L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life		
<b>Product Name:</b>	Level Term Policy Correction		
<b>Project Name/Number:</b>	Correction/03L10112		

## Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	See previous filing # SHLI-126784147		
Comments:			